

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Darcy James Calkins  
 Katherine Calkins  
 Debtors

Case No. 17-10026-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Mar 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2017.

db/jdb +Darcy James Calkins, Katherine Calkins, 478 East Main Street, Kutztown, PA 19530-1217  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13848429 +ARB Inc. Recovery Bureau, P.O. Box 70256, Philadelphia, PA 19176-0256  
 13848420 +Account Management Services, P.O. Box 1618, Reading, PA 19603-1618  
 13848426 +Accounts Receivable Management, 2727 Philmont Avenue, Huntington Valley, PA 19006-5398  
 13848364 +++++BRADLEY EXTENDER CARE, 5208 CHARLOTTE PIKE, NASHVILLE TN 37209-3321  
 (address filed with court: Bradley Extender Care, 402 53rd Avenue, Nashville, TN 37208)  
 13848363 Berkheimer, P.O. Box 25153, Lehigh Valley, PA 18002-5153  
 13848422 +C.B.C.S., P.O. Box 2724, Columbus, OH 43216-2724  
 13848365 +Capital One, P.O. Box 30249, Salt Lake City, UT 84130-0249  
 13877632 +Colonial Savings, F.A., KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541  
 13848430 +Computer Credit, 470 W Hanes Mill Road, Suite 200, Winston Salem, NC 27105-9102  
 13848428 +Convergent, 1221 NE Jefferson Street, Peoria, IL 61603  
 13848368 Dr. William Messermitter, 162 A. Trexler Avenue, Kutztown, PA 19530  
 13848369 +Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
 13848371 +Francis Werley, 16527 Pottsville Pike, Hamburg, PA 19526-8101  
 13848372 +Good Shepard Rehab, 850 south 5th Street, Allentown, PA 18103-3295  
 13848417 +JC Christiansen & Associates, P.O. Box 519, Sauk Rapids, MN 56379-0519  
 13852334 +Jennifer Lynn Frechie, KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia PA 19106-1541  
 13848373 +John Potter, DMD, 3131 College Height Boulevard, Allentown, PA 18104-4812  
 13848374 +Lehigh Valley Cardio Diagnostic, P.O. Box 3667, Allentown, PA 18106-0667  
 13848375 Lehigh Valley Health Network, P.O. Box 781733, Philadelphia, PA 19178-1733  
 13848395 +Lehigh Valley Hospital, 1240 South Cedar Crest Boulevard, Allentown, PA 18103-6368  
 13848396 +Lehigh Valley Physician, P.O. Box 1754, Allentown, PA 18105-1754  
 13848397 Lehigh Valley Physician Group, P.O. Box 8500, Lock Box 8361, Philadelphia, PA 19178-8500  
 13848416 +Lowerly Services, 101 Christopher Lane, Harleysville, PA 19438-2035  
 13848398 +Medical Imagining of Lehigh Valley, P.O. Box 3226, Allentown, PA 18106-0226  
 13848400 +Millennium Health, P.O. Box 844468, Dallas, TX 75284-4468  
 13848421 National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015  
 13848425 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13848401 +New York Institute of Photography, 192 Lexington Avenue, New York, NY 10016-6912  
 13848402 +Paths Catalyst for Revenue Cycle Solutions, 2010 Bevin Drive, Allentown, PA 18103-6994  
 13848423 +Penn Credit, P.O. Box 988, Harrisburg, PA 17108-0988  
 13848408 +Pottsville Schuylkill Haven Area EMS, P.O. Box 90, Danville, PA 17821-0090  
 13848409 +Progressive Insurance, P.O. Box 55126, Boston, MA 02205-5126  
 13848410 +Publisher Clearing House, P.O. Box 6344, Harlen, IA 51593-1844  
 13848411 +Readers Digest, P.O. Box 6143, Harlen, PA 51593-1643  
 13848412 +Reading Health, P.O. Box 16051, Reading, PA 19612-6051  
 13848415 +Two Guys Plumbing, 61 Pricetown Road, Fleetwood, PA 19522-9748  
 13848414 +VSAS Orthopedic, 1250 South Cedar Crest Boulevard, Allentown, PA 18103-6224  
 13848413 Verizon Wireless, Attention Bankruptcy Department, 39600 Washington Street, 1st Floor, Wilmington, DE 19802

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jldavis.davislaw@gmail.com Mar 31 2017 01:37:30 JAMES L. DAVIS,  
 Paul R. Ober & Associates, 234 N. 6th Street, Reading, PA 19601  
 smg +E-mail/Text: robertsl12@dnb.com Mar 31 2017 01:37:52 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 31 2017 01:37:40  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 31 2017 01:37:54 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 31 2017 01:37:47 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13848367 EDI: CAPITALONE.COM Mar 31 2017 01:23:00 Capital One Services, P.O. Box 85015,  
 Richmond, VA 23285  
 13848366 +EDI: CAPITALONE.COM Mar 31 2017 01:23:00 Capital One Bank USA NA, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 13852333 +E-mail/Text: bankruptcylaw@colonialsavings.com Mar 31 2017 01:37:53 Colonial Savings F.A.,  
 2626 West Freeway, Fort Worth TX 76102-7109  
 13848418 +EDI: CONVERGENT.COM Mar 31 2017 01:23:00 Convergent, 10750 Hammerly Boulevard,  
 Houston, TX 77043-2317  
 13848427 +EDI: CCS.COM Mar 31 2017 01:23:00 Credit Collection Services, 2 Wells Avenue,  
 Newton, MA 02459-3246

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Form ID: 309I

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Total Noticed: 56

Date Rcvd: Mar 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13848419 +EDI: RESURGENT.COM Mar 31 2017 01:23:00 LNVN Funding, LLC, P.O. Box 10584,  
Greenville, SC 29603-0584  
13848871 EDI: Q3G.COM Mar 31 2017 01:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13848370\* +Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
13848399\* +Medical Imagining of Lehigh Valley, P.O. Box 3226, Allentown, PA 18106-0226  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '\*\*\*\*' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
JAMES L. DAVIS on behalf of Joint Debtor Katherine Calkins jldavis.davislaw@gmail.com,  
srauenzahn.davislaw@gmail.com  
JAMES L. DAVIS on behalf of Debtor Darcy James Calkins jldavis.davislaw@gmail.com,  
srauenzahn.davislaw@gmail.com  
MATTEO SAMUEL WEINER on behalf of Creditor Colonial Savings, F.A. bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Darcy James Calkins</b>	Social Security number or ITIN <b>xxx-xx-6317</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	<b>Katherine Calkins</b>	Social Security number or ITIN <b>xxx-xx-1486</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 1/4/17</b>
Case number: <b>17-10026-ref</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/15**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Darcy James Calkins	Katherine Calkins
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	478 East Main Street Kutztown, PA 19530	478 East Main Street Kutztown, PA 19530
<b>4. Debtor's attorney</b> Name and address	JAMES L. DAVIS Paul R. Ober & Associates 234 N. 6th Street Reading, PA 19601	Contact phone (610) 378-0121 Email: <a href="mailto:ildavis.davislaw@gmail.com">ildavis.davislaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreiglech13.com">ecfmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 3/30/17

**For more information, see page 2**

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**April 25, 2017 at 1:30 PM**

**Location:**  
2901 St. Lawrence Ave, Reading, PA 19606

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline:** 6/24/17

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline:** 7/24/17

**Deadline for governmental units to file a proof of claim:**

**Filing deadline:** 7/3/17

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. This plan proposes payment to the trustee of \$1330.00 per month for 60 months. The hearing on confirmation will be held on:

**6/8/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.